

Information to identify the case:

Debtor 1	<u>Kimberly M. Collins</u>	Social Security number or ITIN	xxx-xx-8042
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24664-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly M. Collins

1/10/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly M. Collins
Debtor

Case No. 17-24664-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 10, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db	+ Kimberly M. Collins, 3014 Gilmore Ave., Pittsburgh, PA 15235-1450
cr	+ M&T Bank, c/o Stern & Eisenberg PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14731146	+ ADT, 1825 E. Carson Street, Pittsburgh, PA 15203-1707
14731156	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14731158	Santander Consumer USA, PO Box 961245, Terrell, TX 75161
14731168	UPMC Presbyterian Shadyside, c/o State Collection Service, Madison, WI 53701

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jan 11 2023 04:54:00	AmeriCredit Financial Services, Inc. dba GM Financ, 4001 Embarcadero Drive, Arlington, TX 76014-4106
cr	+ EDI: PHINAMERI.COM	Jan 11 2023 04:54:00	Americredit Financial Services, Inc dba GM Financi, P O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PHINAMERI.COM	Jan 11 2023 04:54:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14763291	EDI: PHINAMERI.COM	Jan 11 2023 04:54:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
14731151	Email/Text: kburkley@bernsteinlaw.com	Jan 11 2023 00:05:00	Duquesne Light, 411 Seventh Avenue, PO Box 1930, Pittsburgh, PA 15230
14731147	+ EDI: CAPITALONE.COM	Jan 11 2023 04:54:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14759108	+ Email/Text: bankruptcy@cavps.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 43

		Jan 11 2023 00:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14731148	+ Email/Text: bankruptcy@cavps.com	Jan 11 2023 00:05:00	Citi Bank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14731149	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 11 2023 00:05:00	Commenity Bank, c/o Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14731150	EDI: CITICORP.COM	Jan 11 2023 04:54:00	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
14816842	+ Email/Text: kburkley@bernsteinlaw.com	Jan 11 2023 00:05:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14731152	EDI: PHINAMERI.COM	Jan 11 2023 04:54:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14731153	+ Email/Text: BKRMailOPS@weltman.com	Jan 11 2023 00:05:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14816813	Email/Text: camanagement@mtb.com	Jan 11 2023 00:05:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
14731154	Email/Text: camanagement@mtb.com	Jan 11 2023 00:05:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
14757410	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 11 2023 00:05:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14808908	+ EDI: JEFFERSONCAP.COM	Jan 11 2023 04:54:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14731155	+ Email/Text: bnc@nordstrom.com	Jan 11 2023 00:05:00	Nordstrom/TD Bank USA, PO Box 13589, Scottsdale, AZ 85267-3589
14750090	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14731448	+ EDI: RECOVERYCORP.COM	Jan 11 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14758594	+ Email/Text: ebnpeoples@grblaw.com	Jan 11 2023 00:04:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14731157	Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 11 2023 00:04:00	Progressive Auto, PO Box 94561, Cleveland, OH 44101-4561
14731159	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	SYNCB/Bannana Republic, PO Box 965005, Orlando, FL 32896-5005
14731160	EDI: RMSC.COM	Jan 11 2023 04:54:00	SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
14731161	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	SYNCB/Pandora, PO Box 965036, Orlando, FL 32896-5036
14731162	EDI: RMSC.COM	Jan 11 2023 04:54:00	SYNCB/Synchrony Home, PO Box 965036, Orlando, FL 32896-5036
14743332	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 11 2023 00:05:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14731163	+ EDI: PRA.COM	Jan 11 2023 04:54:00	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14737771	EDI: AIS.COM	Jan 11 2023 04:54:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, PO Box 248848, Oklahoma City, OK 73124-8848
14731165	+ EDI: DCI.COM	Jan 11 2023 04:54:00	T-Mobile, c/o Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 43

14731166	+ Email/Text: Bankruptcy@TekCollect.com	Jan 11 2023 00:04:00	Tek Collect, PO Box 1269, Columbus, OH 43216-1269
14731167	^ MEBN	Jan 11 2023 00:02:11	The Receivable Mgmt Svs, 240 Emery Street, Bethlehem, PA 18015-1980
14784656	EDI: AIS.COM	Jan 11 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14731169	+ EDI: VERIZONCOMB.COM	Jan 11 2023 04:54:00	Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
14731170	+ EDI: PRA.COM	Jan 11 2023 04:54:00	World Financial Network Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14747718	*+	ADT, 1825 E. Carson Street, Pittsburgh, PA 15203-1707
14766059	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc, dba GM Financial, P O Box 183853, Arlington, TX 76096
14747723	*P++	BERNSTEIN LAW FIRM, 707 GRANT ST, STE 2200 GULF TOWER, PITTSBURGH PA 15219-1900, address filed with court., Duquesne Light, 411 Seventh Avenue, PO Box 1930, Pittsburgh, PA 15230
14747719	*+	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14747720	*+	Citi Bank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14747721	*+	Commenity Bank, c/o Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14747722	*	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
14747724	*	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14747725	*+	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14747726	*	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
14747727	*+	Nordstrom/TD Bank USA, PO Box 13589, Scottsdale, AZ 85267-3589
14747728	*	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14747729	*	Progressive Auto, PO Box 94561, Cleveland, OH 44101-4561
14747731	*+	SYNCB/Bannana Republic, PO Box 965005, Orlando, FL 32896-5005
14747732	*	SYNCB/GAPDC, PO Box 965005, Orlando, FL 32896-5005
14747733	*+	SYNCB/Pandora, PO Box 965036, Orlando, FL 32896-5036
14747734	*	SYNCB/Synchrony Home, PO Box 965036, Orlando, FL 32896-5036
14747730	*	Santander Consumer USA, PO Box 961245, Terrell, TX 75161
14731164	*+	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14747735	*+	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14747736	*+	Synchrony Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952
14747737	*+	T-Mobile, c/o Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
14747738	*+	Tek Collect, PO Box 1269, Columbus, OH 43216-1269
14747739	*+	The Receivable Mgmt Svs, 240 Emery Street, Bethlehem, PA 18015-1980
14747740	*	UPMC Presbyterian Shadyside, c/o State Collection Service, Madison, WI 53701
14747741	*+	Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
14747742	*+	World Financial Network Bank, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952

TOTAL: 1 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 43

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kimberly M. Collins chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. McMonagle	on behalf of Creditor M&T Bank cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10